Certificate Number: 12433-PAE-DE-037598175

Bankruptcy Case Number: 23-11561



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 17, 2023</u>, at <u>4:08</u> o'clock <u>PM EDT</u>, <u>Clifford Evener</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 17, 2023 _____ By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>